



Patent Application  
Attorney Docket No.: 72167.000520

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

James L. Bauer

Group Art Unit: 3628

Appln. No.: 09/397,309

Examiner: Clement B. Graham

Filed: September 16, 1999

For: SYSTEM AND METHOD OF  
OPERATING A DEBIT CARD REWARD  
PROGRAM

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT/RESPONSE**

Sir:

In response to the Office Action dated October 6, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.